

# Marquette Community Federal Credit Union

FALL 2011  
VOL. 14 ISSUE 3

# News

## 2012 Annual Membership Meeting

The Members' Annual Meeting of the Marquette Community Federal Credit Union will be held March 15, 2012. More specific details of the meeting will be available as the date approaches. Vice-Chairman Phil Joffe has appointed the following board members to serve on the nominating committee to present a slate of candidates for the board at the annual meeting:

Russell Ault, Sue Beckstrom, and Randy Girard

There will be three board positions to fill. Any member interested in running for the board may do so by contacting any of the nominating committee members. Members may also contact the credit union manager, who in turn will have one of the committee members contact the interested candidate. As per the credit union bylaws, interested candidates must contact a committee member prior to 90 days before the annual meeting, which in this case is December 16, 2011. Nominations will not be accepted from the floor during the March meeting. Any questions can be directed either to the credit union manager or to any of the nominating committee members. Hope to see you there!



## Pin-Based Debit Transactions

You may now use your Visa debit card in the store and receive cash back. If you make a purchase and would like to receive cash back, select the 'debit' option on the pin pad after the card is swiped. You will be required to enter your 4 digit pin number and specify the amount of cash back desired. If you make a purchase and would not like to receive cash back or don't know your pin number, the 'credit' option is still available.

If you would like to make pin-based transactions and don't know your pin number, you may stop by the credit union with your picture ID and we can set you up with one. The daily dollar limit for cash withdrawals will still apply at \$300.00 per 24 hours. Each business may have their own cash back limit.

# Mick's Pick — Pecan Pumpkin Pie

## Ingredients:

Pastry for single-crust pie (9 inches)

2 eggs

1 can (15oz) solid-packed pumpkin

1/2 cup maple syrup

1/4 cup sugar

1/4 cup heavy whipping cream

1 teaspoon ground cinnamon

1/2 teaspoon ground nutmeg

## Topping:

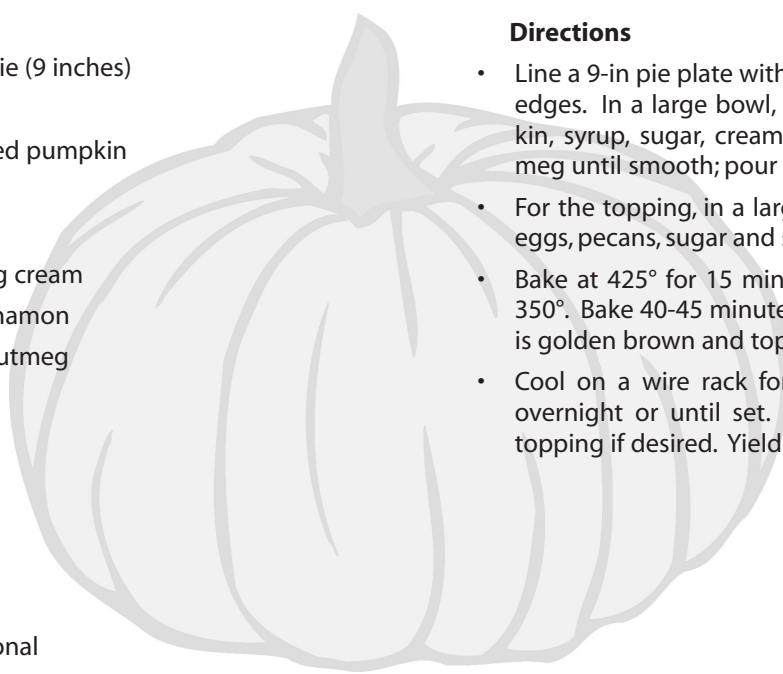
2 eggs, lightly beaten

1 cup chopped pecans

1/2 cup sugar

1/2 cup maple syrup

Whipped topping, optional



## Directions

- Line a 9-in pie plate with pastry; trim and flute edges. In a large bowl, beat the eggs, pumpkin, syrup, sugar, cream, cinnamon, and nutmeg until smooth; pour into pastry.
- For the topping, in a large bowl, combine the eggs, pecans, sugar and syrup; spoon over top.
- Bake at 425° for 15 minutes. Reduce heat to 350°. Bake 40-45 minutes longer or until crust is golden brown and top of pie is set.
- Cool on a wire rack for 1 hour. Refrigerate overnight or until set. Serve with whipped topping if desired. Yield: 8 servings.

## Credit Union Services

Just a reminder of all of the services that your CU has to offer.

### Accounts

Savings	Christmas Clubs
Checking	Certificate of Deposits
Money Market Account	IRA's
Vacation Accounts	

### Loans

<b>Mortgage Loans</b>	<b>Overdraft</b>
<b>Home Equity Loans</b>	<b>Protection Loans</b>
<b>Car Loans</b>	<b>Signature Loans</b>
<b>Boat-Snowmobile-ATV</b>	<b>Visa Credit Cards</b>
<b>Loans</b>	<b>Consumer Loans</b>

### Services

<b>Instant Cash and</b>	<b>Payroll Deduction</b>	<b>VISA Gift Cards</b>
<b>Check Debit Card</b>	<b>Direct Deposit</b>	<b>Savings Bonds</b>
<b>Online Banking</b>	<b>Prepaid VISA</b>	<b>Utility Payments</b>
<b>Money Orders</b>	<b>TravelMoney</b>	<b>Bill Pay</b>
<b>Cashiers Checks</b>	<b>Travelers Checks</b>	<b>E-Statements</b>

Why drive all over town? Make these payments with us!

Charter Communications • MBLP • Marquette Township

As you can see there are many services available to our members. If you are not using all of these services, stop by and check us out for all of your financial needs.

# Word Find

There are 15 words all of which are contained somewhere in this Newsletter. No word is less than 5 letters. All correctly completed entries dropped off at the Credit Union before November 15, 2011 will be put into a drawing for a \$50.00 US Savings Bond. Please put your name and phone number on the form.

Name \_\_\_\_\_ Phone \_\_\_\_\_

B	R	T	Y	C	N	M	O	P	Q	F	X	P	T	M	S	Q	M	P	D
G	O	B	K	X	C	P	R	M	Q	Z	A	P	L	N	A	C	P	C	W
R	R	U	T	T	A	Q	Z	P	M	N	W	X	E	P	N	N	Z	O	X
B	P	W	N	P	E	B	B	B	N	S	W	P	M	M	C	O	W	R	Q
T	P	R	B	C	X	Z	P	U	Q	M	N	Q	O	X	Z	M	P	R	Q
R	Y	P	Q	Z	E	S	A	B	P	Q	Z	P	N	X	B	I	Q	E	P
Q	T	Y	P	A	Z	L	L	R	E	W	X	P	A	Z	Q	N	M	C	P
P	E	W	X	Z	P	O	Q	F	D	L	K	A	D	Q	B	A	Q	T	Z
Y	W	E	R	U	T	C	I	P	Z	B	V	W	E	I	W	T	Z	L	Q
M	E	E	T	I	N	G	W	X	Z	U	I	R	M	C	P	I	L	K	J
H	Q	W	R	T	X	U	Y	B	N	W	P	R	E	V	E	N	T	Z	P
Q	X	Z	S	U	C	C	E	S	S	U	Y	E	W	N	C	G	M	C	Z
W	P	W	B	X	M	W	Z	P	E	R	X	Z	U	Y	K	L	F	O	G
B	X	Y	T	W	M	P	Q	R	E	Q	U	I	R	E	D	Z	B	M	M
F	G	P	L	K	J	B	V	X	E	F	T	U	C	X	Z	M	W	M	N
P	R	Q	V	T	Q	S	X	R	E	M	M	U	S	B	C	O	P	I	X
E	W	P	I	Z	B	M	N	Q	L	Z	X	P	Q	M	N	Q	P	T	Z
R	W	G	F	R	A	U	D	U	L	E	N	T	C	M	N	W	P	T	Z
W	I	Q	Z	P	W	C	X	P	T	M	X	L	W	Z	P	Q	Z	E	P
D	Q	Z	M	P	E	J	K	L	W	Q	L	U	F	I	T	U	A	E	B

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_
6. \_\_\_\_\_
7. \_\_\_\_\_
8. \_\_\_\_\_
9. \_\_\_\_\_
10. \_\_\_\_\_
11. \_\_\_\_\_
12. \_\_\_\_\_
13. \_\_\_\_\_
14. \_\_\_\_\_
15. \_\_\_\_\_

## Summer Happenings

Despite high, gusty winds, and almost losing our tent to a summer storm at our Marquette office; we still had a successful picnic. We had a delayed start, but the sun came out and so did the grill. The Member appreciation picnic at our Harvey office was a huge success, with a beautiful sunny day. Together, we grilled over 900 hot-dogs and brats for our members as a thank you for your membership. We offered chips, popcorn, and lemonade as well.

Monty Moose made an appearance at the annual Monty Moose picnic. Many Monty Moose Club members were excited to meet Monty and enjoy games, prizes, and pizza. We even had a bounce house for the kids to jump in.

## Fraudulent Activity



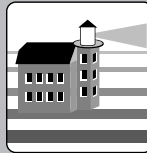
*"I wonder what those nice people meant by 'the U.P. Hey?' Oh well... I'll be long gone with their money before they know what happened..."*

If you plan to use your Visa Debit or ATM Card while traveling, please contact your credit union. We will notify you of any restrictions, and will keep note of your travel plans. Visa works hard to prevent fraudulent activity, in doing so they may block your card for unusual activity. Notifying your credit union will help prevent your card from being blocked while you are on vacation.

We also receive possible fraudulent activity alerts on our reports. If your account is flagged to have possible fraudulent activity, we will contact you to determine if the transaction(s) are legitimate. If we do not receive a response within a few business days, we will have to assume the transactions are fraud, and will be required to close your card. Our goal is to help prevent fraudulent activity and save you from as many inconveniences as possible.

## Credit Union Tip

**If you use your Visa debit card at a gas station and choose to pay at the pump, there is an automatic hold of \$50.00 – \$125.00 placed on your account. Gas stations are required by law to place a hold on your account, for the transaction is pre-authorized and they are unaware how much the actual purchase will be. The transaction will clear your account for the correct amount and the hold will drop off.**



## Marquette Community

Federal Credit Union

**Marquette Office ... 228-9850**

**Harvey Branch ... 249-9680**

VISA Card Information ..... 1-800-828-3901

### Marquette Office

**1230 W. Washington St., Marquette MI 49855**

Fax: 228-7662

### Credit Union Hours

Lobby	Drive Thru
<b>Monday – Thursday</b> 9:00 to 5:00	<b>Monday – Wednesday</b> 8:00 to 5:30
<b>Friday</b> 9:00 to 6:00	<b>Thursday &amp; Friday</b> 8:00 to 6:00
<b>Saturday</b> 9:00 to Noon	<b>Saturday</b> 9:00 to Noon

### Harvey Branch

**5096 US Highway 41 S., Marquette MI 49855**

Fax: 249-9670

### Branch Hours

**Monday – Friday 8:00 to 6:00 • Saturday 9:00 to Noon**

## Board of Directors

Tom Meravi, Chairman of the Board

Phil Joffee, Vice Chairman	Brian Anderson, Director
Suzanne Beckstrom, Treasurer	Randy Girard, Director
Connie Williams, Secretary	Russ Ault, Director
Erik Booth, Director	Doug Anderson, Director

## REMEMBER! ONLINE BANKING!

- **Transfer Funds • Make Loan Payments**
- **View Account Information** (Balances and check clearings)
- **Check Copies and Verify Payroll Deposits**

[www.marquettecomm.org](http://www.marquettecomm.org)

